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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/756,005	01/08/2001	Dan Moshe Kabin	3711		
75	590 02/14/2003				
DAN KABIN			EXAMINER		
76, COCHAV I HOFIT, 4029			AKERS, GEOFFREY R		
ISRAEL			ART UNIT	PAPER NUMBER	
			3624 DATE MAILED: 02/14/2003		

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application	Ann	licant(s)	,	
		T Ypp		/ /	
Office Action Summary	09/165005		Alein		
	Examiner	Art U		Confirmation No.	
	Here	$G \mid 3$	624		
- The MAILING DATE of this communication	appears on the cover sho	et beneath the c	orrespondence	address -	
Period for Reply					
A SHORTENED STATUTORY PERIOD FOR REPLY COMMUNICATION.	'IS SET TO EXPIRE 3	MONTH(S) FROM	THE MAILING	DATE OF THIS	
<ul> <li>Extensions of time may be available under the provisions from the mailing date of this communication.</li> <li>If the period for reply specified above is less than thirty (3 - If NO period for reply is specified above, such period shaten a reply within the set or extended period for reply - Any reply received by the Office later than three months and the period of the</li></ul>	30) days, a reply within the statutory all, by default, expire SIX (6) MONT	minimum of thirty (30) HS from the mailing dat	days will be consider	red timely. tion.	
status	, ,	nication, even il timely, i	may reduce any earn	led patent	
Responsive to communication(s) filed on	1/08/01				
This action is FINAL. This action i	s non-final.				
Since this application is in condition for allow accordance with the practice under <i>Ex parte</i>	vance except for the formal	matters, prosecu	tion as to the r	nerits is closed	
Disposition of Claims		0.0.210.			
Claim(s)	is/are pe	is/are pending in this application.			
Of the above claim(s)					
Claim(s)			is/are allowed		
Claim(s)/-29	is/are rej	is/are rejected.			
Claim(s)					
Claim(s)	are subje	are subject to restriction or election			
Application Papers		requirem	ient.		
The proposed drawing correction, filed on If approved, corrected drawings are required	in reply to this Office action	ed or 🌅 disappro า.	ved by the Exar	niner.	
The drawing(s) filed on is/are Applicant may not request that any objection	accepted or objet to the drawing(s) be held in	cted to by the Exa	miner. 7 CFR 1 85(a)		
The specification is objected to by the Exami		,	· · · · · · · · · · · · · · · · · · ·		
The oath or declaration is objected to by the	Examiner.				
Priority under 35 U.S.C. §§ 119 and 120					
Acknowledgment is made of a claim for foreign	n priority under 35 U.S.C.	§ 119 (a)-(d) or (f)			
☐ All ☐ Some* ☐ None of the:					
Certified copies of the priority Certified copies of the priority	/ documents have been red	ceived.	NI-		
I Copies of the certified copies	of the priority documents t	ave been receive	d		
*Certified copies not received:	tion from the international E	sureau (PCT Rule	17.2(a)).		
Acknowledgment is made of a claim for dome  The translation of the foreign language	stic priority under 35 U.S.C	S 119(e) (to a pr	ovisional applica	ation).	
Acknowledgment is made of a claim for dome	stic priority under 35 U.S.(	S §§ 120 and/or 1	21.		
Attachment(s)  Information Disclosure Statement(s), PTO-14- Notice of References Cited, PTO-892		Interview Summa Notice of Informal			
Notice of Draftsperson's Patent Drawing Review	ew, PTO-948	Notice of Informal Other	Patent Applicat	tion, PTO-152	
S Patent and Trademark Office PTO-326 (07/01)	Pa	- H 3	Part	of Paper No	

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#### **DETAILED ACTION**

1. Claims 1-29 have been examined.

## Claim Rejections - 35 USC § 103

- 2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
  - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 3. Claims 1-29 are rejected under 35 USC 103(a) as unpatentable over Graves(US Pat. No:6,454,173) in view of Herman(US Pat. No:6,341,353) in view of Gephart(US Pat. No:6,339,766) and further in view of Cohen(US Pat. No: 6,422,462).
- 4. As per claims 1-29 Graves teaches a smart card technology utilizing a secure intelligent electronic card to perform e-commerce purchases(Abstract) and which holds algorithms in the integrated circuit which provides a variable set up structure that can be dynamically programmed for each unique application(Abstract)(col 3 line 45-col 5 line 35)(Fig 2).Herman teaches smart receipts which electronically document a transaction and maintain a connection between parties following an online transaction(Abstract)(Figs 1-19) which can be personalized to an individual buyer's preferences(Abstract) and that electronically document a transaction between parties(col 1 lines 55-col 2 line 28) which can be used to ascertain amounts spent.Gephart teaches use of a limited use account number(Abstract)(Fig 4/18/16/40) and Cohen teaches use of credit cards by

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cardholders only at designated vendors(Abstract)(Fig 1)(col 2 lines 31-63) which are even disposable. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine Graves in view of Herman in view of Gephart and further in view of Cohen to teach the above. The motivation to combine Graves in view of Herman is to teach an electronic means to keep track of expenditures made in the form of a smart receipt as enunciated by Herman(col 1 lines 39-45). The motivation to combine Graves in view of Herman and further in view of Gephart is to teach a system for executing electronic transactions that introduces a level of security beyond the use of tradition encryption technology as enunciated by Gephart(col 2 lines 18-30). The motivation to combine Graves in view of Herman in view of Gephart and further in view of Cohen is to teach a system for the use of disposable, customer-defined, customiozed credit cards as delineated by Cohen(col 1 lines 47-67).

### Claim Rejections - 35 USC § 112

- 5. The following is a quotation of the second paragraph of 35 U.S.C. 112:
  - The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.
- 6. Claims 1-29 are rejected under 35 USC 112(2nd paragraph) for failing to specify and distinctly claim what the applicant regards is the invention.
- 7. Claims 1-29 are further rejected under 35 U.S.C. 112, (1st paragraph), as containing subject matter which was not described in the specification in such a way as to enable one skilled in the art to which it pertains, or with which it is most nearly connected, to make and/or use the invention.

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### Conclusion

8. THIS ACTION IS MADE NON-FINAL.

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9. Any questions concerning this communication should be addressed to the examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

GRA /

February 10, 2003